

Information to identify the case:			
Debtor 1	Tawanna Savage		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Northern District of Georgia Court website: www.ganb.uscourts.gov			
Case number: 18-59953-pmb			
Social Security number or ITIN xxx-xx-1037			EIN ---
Social Security number or ITIN ---			EIN ---
Date case filed for chapter 13			6/14/18

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov). Copy fees or access charges may apply. A free automated response system is available at 866-222-8029 (Georgia Northern). You must have case number, debtor name, or SSN when calling.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Tawanna Savage	
2. All other names used in the last 8 years	aka Tawanna Savage-Dickey	
3. Address	2254 Old Salem Rd, SE Conyers, GA 30013	
4. Debtor's attorney		
Name and address	Pro Se	
5. Bankruptcy trustee	Melissa J. Davey Melissa J. Davey, Standing Ch 13 Trustee Suite 200 260 Peachtree Street, NW Atlanta, GA 30303	Contact phone (678) 510-1444 www.13trusteeatlanta.net
Name and address		
6. Bankruptcy clerk's office	M. Regina Thomas Clerk of Court 1340 United States Courthouse 75 Ted Turner Drive SW Atlanta, GA 30303	Office Hours: <u>8:00 a.m. – 4:00 p.m.</u> Court website: www.ganb.uscourts.gov Contact phone 404-215-1000
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .		

For more information, see page 2

7. Meeting of creditors	July 31, 2018 at 02:00 PM	Location: Third Floor – Room 368, Russell Federal Building, 75 Ted Turner Drive SW, Atlanta, GA 30303
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Bring a copy of this notice with you. Creditors may attend, but are not required to do so. Cellular phones and other devices with cameras are not allowed in the building.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
	TO THE DEBTOR: Bring an original government issued photo ID and confirmation of social security number. Provide the Trustee a copy of your most recently filed tax return seven days prior to the meeting, but DO NOT FILE WITH THE COURT.	
	TO OTHER PARTIES: Objections to confirmation must be filed and served in accordance with FRBP 3015 at least seven days before the date set for the confirmation hearing.	
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 10/1/18 Filing deadline: 8/23/18 Filing deadline: 12/10/18
	Deadlines for filing proof of claim: <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.</p> <p>To file a claim electronically, visit www.ganb.uscourts.gov and access the ePOC tab.</p> <p>If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the plan or schedules filed by the debtor. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>	
	Deadline to object to exemptions: <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
9. Filing of Plan, Hearing on Confirmation of Plan, Allowance and Approval of Debtor's Counsel Attorneys Fees	Debtor's counsel is responsible for mailing the plan if not filed contemporaneously with the petition. The hearing on confirmation will be held: Date: 9/6/18 , Time: 09:30 AM , Location: Courtroom 1202, Russell Federal Building, 75 Ted Turner Drive SW, Atlanta, GA 30303	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion	

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
Northern District of GeorgiaIn re:
Tawanna Savage
DebtorCase No. 18-59953-pmb
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 113E-9

User: howellgn
Form ID: 3091Page 1 of 1
Total Noticed: 6

Date Rcvd: Jun 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2018.

db	+Tawanna Savage,	2254 Old Salem Rd, SE,	Conyers, GA 30013-2018
21620923	+Bridges Home Improvement LLC,	P.O. Box 1830,	Pine Lake, GA 30072-1830
21620920	Penny Mac,	P.O. Box 514387,	Los Angeles, CA 90051-4387

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+E-mail/Text: bnc@13trusteeatlanta.com Jun 15 2018 21:33:04	Melissa J. Davey,
	Melissa J. Davey, Standing Ch 13 Trustee,	Suite 200, 260 Peachtree Street, NW,
	Atlanta, GA 30303-1236	

21620922	EDI: GMACFS.COM Jun 16 2018 00:53:00	Ally,	P.O. Box 380902,	Bloomington, MN 55438-0902
21620921	EDI: CAPONEAUTO.COM Jun 16 2018 00:53:00	Capital One Auto,	P.O. Box 60511,	City of Industry, CA 91716-0511

TOTAL: 3

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 17, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2018 at the address(es) listed below:

Melissa J. Davey mail@13trusteeatlanta.com,
cdsummary@13trusteeatlanta.com;cdbackup@13trusteeatlanta.com

TOTAL: 1